

# AROUND THE HOUSE

## Protecting Your Identity



When we installed the automated voice system on our telephones, it was designed to help our customers access general information more quickly and to free our office staff to handle other matters. We have found, however, that many people are bypassing the automated system and reaching the office staff instead. When the calls are of a general nature and specific to a person's application, etc., they are being referred back to the automated phone system to access this information.

The reason? We have no way of verifying who we are talking with on the phone. And we are not allowed to share information with anyone other than the actual client.

This situation serves as a reminder of a serious crime that occurs in our country every day— identity theft. Following is a summary of information which the Federal Trade Commission has published regarding this crime, how to avoid it, and what to do if it happens to you.

Identity theft occurs when identity thieves get access to your personal information. Some of the ways these thieves operate includes: stealing records on the job, bribing someone else to steal your records, stealing your mail (including bank

and credit card statements, etc.), rummaging through your trash, stealing your wallet or purse, taking personal information from your home, or posing as legitimate companies requesting information on the phone or over the Internet.

With this information the thieves may call your credit card company to change the billing address for your account while they run up the charges, or they may open new credit card, bank, or phone accounts in your name. They could even purchase a car by taking out an auto loan in your name or give your name to the police during an arrest.

If your information has been stolen, following is what you should do:

1. Place a fraud alert on your credit reports and review your credit reports. You can do that by contacting one of the three major consumer reporting companies. The one you call will place an alert on the other two.  
Equifax: 1-800-525-6285  
Experian: 1-800-397-3742  
TransUnion: 1-800-680-7289

2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently. Call and ask to speak with the security or fraud department of each company. Follow up in writing, by registered mail, and

keep copies of all correspondence.

3. File a report with your local police or the police in the community where the identity theft took place. Request a copy of the police report (or the report number).

4. File a complaint with the Federal Trade Commission. This will help the Commission track down identity thieves and stop them. You can call 1-877-IDTHEFT (438-4338).

Following are tips to help you avoid identity theft:

- Set passwords on your credit cards
- Don't give out information over the phone or Internet unless you are sure about the person you're dealing with
- Handle trash carefully and shred items with your personal information
- Don't carry your social security card/number with you
- If you order checks ask the bank to hold them for you to pick up
- Keep your purse or wallet in a safe place at work
- Insure that your computer has virus protection
- Don't open computer files sent by strangers

For more information, contact the Federal Trade Commission at 1-877-IDTHEFT or via the internet at [www.consumer.gov/idtheft/index.html](http://www.consumer.gov/idtheft/index.html).

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### Housing and Community Services Department Mission

... to provide housing  
and related services  
to benefit the citizens  
and neighborhoods of  
Wichita



## Milestones



### Retirement!!

John McDonald retired from the Housing and Community Services Department, with his last day on the job being August 16, 2005. John was probably the longest-tenured employee in the department. He had 'seen it all' in his more than 20 years of service to the City of Wichita.

### Promotions!!

Marty Miller was recently promoted to the position of Assistant Director of the Housing and Community Services Department. Marty has worked for the City for 5 years and transferred to the HCSD in January when the CDBG operation was moved here from the Finance Department.

Greg Harrison was promoted to the position of Storekeeper, replacing John McDonald.

Archie Burgin, Jr. was promoted to the position of Field Supervisor. He replaced Rodney Beal, whose promotion was announced last month.

### New Employees!!

Tiffany Johnson transferred from the Finance Department, to fill the position of Account Clerk II.

Daniel Alexander was hired as an Electrician II in the Public Housing division.

And last but not least, Deborah Doss has been hired to replace Marty Miller as Grants Coordinator. Ms. Doss comes to us from St. Louis, and will begin her duties on September 19, 2005.



## From the Director's Chair

Mary K. Vaughn

You are receiving this edition of Around the House later than usual. The reason is: we have been busy over the past 3 weeks, preparing to respond to the housing needs of the victims of Hurricane Katrina. As you know, only recently did we learn that displaced persons from the Gulf Coast would not be coming to Wichita in groups by bus or plane. Prior to that time we expected anywhere from 500 to 1800 persons. Instead we have appr. 300 persons in our community, who have come to Wichita on their own.

Since housing is an obvious need, your Housing and Com-

munity Services Department has quickly mobilized to try to identify housing resources, including our own Public Housing inventory and Section 8 vouchers. We have also received many housing offers from private landlords and property owners.

Many of the people who called to offer housing are not a part of our affordable housing programs, but they saw a need and responded. Others were among the landlords with whom we work on a regular basis—I appreciate the generosity of all!

Because of the national impact of this disaster, HUD has

appealed to housing authorities to assist hurricane victims on a priority basis if it would not too greatly impact our waiting lists. We have tried to do that. I appreciate the understanding of Wichita citizens as we opened our lists to hurricane victims who have lost everything.

We are continuing to work with the Red Cross to assist hurricane victims who are in Wichita. Be assured, however, that we are sensitive to the needs of all citizens and will handle this new responsibility with fairness and within Federal and local guidelines.

## Swimming Pool Safety

-Jim Jemmerson

As summer draws to a close, it is time to prepare swimming pools for a safe off-season. In addition to the need to properly drain and cover swimming pools and to store inflatable pools properly, there are local ordinance requirements related to swimming pools, which must be followed.

All swimming pools, spas and hot tubs are required to have barriers installed that enclose and separate them from other dwellings and neighboring lots. A swimming pool, spa or hot tub is defined as any structure designed for swimming, diving or recreational bathing that contains water 24 inches or more in depth. Swimming pools shall be protected and enclosed with a fence or wall enclosure im-

penetrable to humans, at least 60 inches in height from grade completely around the pool. All gates leading to such pools must be self-closing and self-latching and open outward from the pool. Latches must be at least 4-1/2 feet above the ground to reasonably ensure against accidental access to the pool by children. There cannot be any gap anywhere in the barrier that can fit a 4 inch ball through, including at the bottom, to prevent squeezing through. Fencing for the entire yard in which a swimming pool or spa is located, is acceptable, provided such fence or wall complies with the above requirements. In lieu of the fencing specified above, such swimming pool or spa pool may be protected and enclosed, when not un-

der the supervision of an adult, by means of a pool power safety cover meeting the most recent specifications approved by the American Society for Testing and Materials for swimming pool covers under the fixed designation standard F 1346 (ATSM) F 1346, or with a locked spa pool cover.

For families renting single family units, the owner is responsible for maintaining all pool equipment in good working order, but the tenant is responsible for the day to day cleaning, treating and maintaining a healthy pool environment. Pool water cannot be drained anywhere outside of the property line.

Plan now for your family's safety this fall and winter!

## Section 8 Rent Policy Change—Clients Take Note!

- Gail Lotson

As you know, the Section 8 program is funded by the U.S. Department of Housing and Urban Development (HUD). The Wichita Housing Authority is responsible for ensuring that it operates within the budget which HUD provides. Recently we were advised that our budget is being reduced due to national cutbacks. For that reason, we are implementing the following new policies.

**Effectively immediately**, the Section 8 program is no longer calling people from the waiting list for vouchers.

**Effective immediately**, the Section 8 program is not allowing participants to take their Wichita Section 8 vouchers outside the city of Wichita.

**Effective January 1, 2006**, the Section 8 program will require a **minimum rent payment of \$50** from each Section 8 voucher holder. Families may request a hardship exemption which Section 8 staff will evaluate. In these cases, the minimum rent payment will be suspended for the month following the family's hardship request and will continue while the staff investigates whether there is a hardship, and if it is temporary or long-term.

### Hardship Circumstances.

- When the family has lost eligibility for or is awaiting an eligibility determination for a Federal, State or local assistance program, including a family that includes a member who is a non-citizen lawfully admitted for permanent residence under the Immigration and Nationality Act who would be entitled to public benefits but for title IV of the Personal Responsibility and Work Opportunity Act of 1996.

- When the family would be evicted because it is unable to pay the minimum rent.
- When the income of the family has decreased because of changed circumstances, including loss of employment.
- When a death has occurred in the family.

**No Hardship.** If the Housing Authority determines there is no qualifying hardship, the minimum rent will be reinstated, including requiring back payment of minimum rent that was suspended during the investigation.

**Temporary Hardship.** If the Housing Authority determines that there is a qualifying hardship but it is temporary, the minimum rent will not be imposed for a period of 90 days from the month following the family's request. At the end of the 90 day period, the minimum rent will be imposed retroactively to the time of suspension. Payment agreements may be arranged to recover the minimum rent back payments paid by the Housing Authority on the family's behalf during the period of suspension.

**Long Term Hardship.** If the Housing Authority determines there is a long-term hardship, the family will be exempt from the minimum rent requirement until the hardship no longer exists.

**Appeals.** The family may use the informal hearing procedure to appeal the Housing Authority's determination regarding the hardship. No escrow deposit will be required in order to access the informal hearing process.

**Questions? Contact your Housing Leasing Specialist.**

## Family Self Sufficiency Workshop Schedule

As we approach the end of the year, Family Self Sufficiency participants are reminded of the following workshop schedule:

**October 12**  
**Domestic Violence**

**November 10**  
**Understanding your FSS Escrow**

These workshops are **mandatory** for FSS participants and are designed to address issues which you have told us are important to you. Please mark your calendars with these dates!

## Section 8 Declaration Form: Clients & Applicants

The Office of Inspector General has directed Housing Authorities to implement strategies to detect and/or discourage fraud. The Wichita Housing Authority will begin requiring clients to complete a Client Declaration Form at the time of recertification or during other official client contact. Failure to provide accurate information may result in:

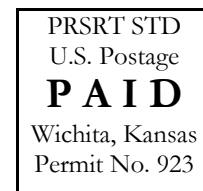
- Termination from the program.
- Order to repay all rental assistance provided by the Housing Authority
- Investigation &/or prosecution by the Office of Inspector General if repayment amounts exceed \$3,000.

The new form includes the following questions:

- Does anyone outside of your household pay for any of your bills or give you money?
  - Have you or anyone in your household ever received a citation for, been arrested for, or convicted of any crime other than traffic violations since the year 2000?
  - Have you ever committed any fraud in a Federally assisted housing program or been requested to repay money for knowingly misrepresenting information for such programs?
  - Is the information you provided for the recertification or application for Section 8, true and correct?
- Please insure that you respond to this form with complete truth and honesty!

## CURRENT HAP PAYMENT SCHEDULE

<i>Month</i>	<i>Mail Date</i>
OCTOBER 2005	SEPTEMBER 27, 2005
NOVEMBER 2005	OCTOBER 28, 2005
DECEMBER 2005	NOVEMBER 29, 2005
JANUARY 2006	JANUARY 4, 2006



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## Home Equity Loans and Refinancing

*-Mark Stanberry*



Often we receive calls from our homeowner customers with questions about refinance or home equity loans. (Equity is the difference between your home's value and what you owe on your home). Homeowners often see refinancing to consolidate debt, pay off credit card bills, or to reduce the monthly mortgage payment.

If you received homebuyer assistance from the City and are considering refinancing, you need to know the following.

Before you can be considered for a refinance or home equity loan, the lender will require the City to 'subordinate' our loan. This means we would

agree that our loan would be placed 'second' to the refinanced mortgage.

As a rule the City will agree to subordinate in only a few special circumstances, such as when refinancing lowers the interest rate and monthly payment. We generally do not 'subordinate' for home equity loans.

In recent years, some home equity lenders have become aggressive in their efforts to get additional business. They use telephone solicitors and mass mailings to try to convince homeowners to refinance or obtain home equity loans. It is important to be very careful when considering such 'offers', which often include very high interest rates.

We strongly encourage our homeowner customers who are considering refinancing or home equity loans, to call us at 462-3766, to discuss in more detail our subordination policy. Do this before paying any upfront fees to a potential lender!

For additional information regarding credit and home equity lending, you can also visit the Federal Trade Commission's website, which can be found at:

<http://www.fts.gov/bcp/online/pubs/homes/eqscams.htm>